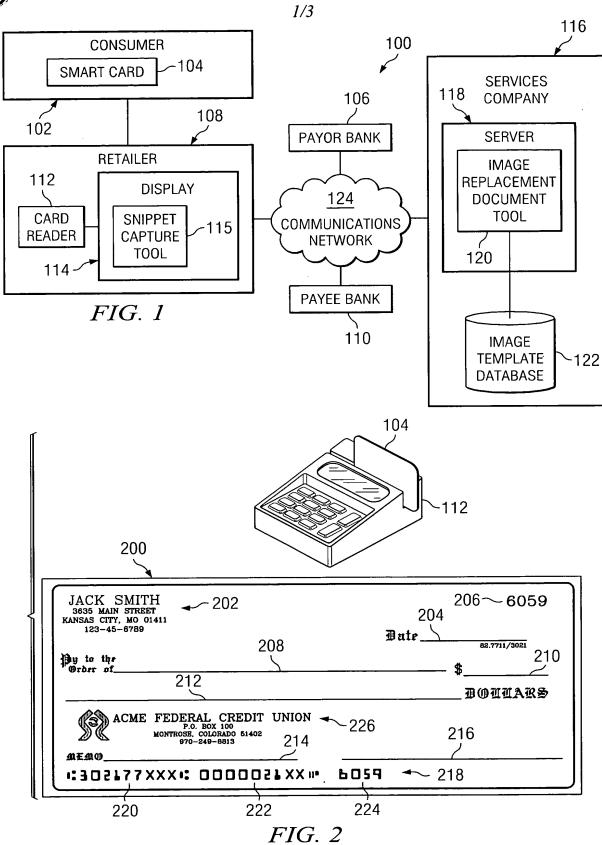
Title: METHOD AND SYSTEM FOR EFFECTING PAYMENT BY CHECKS THROUGH THE USE OF IMAGE REPLACEMENT DOCUMENTS

Filed: August 5, 2003 Inventor: Thomas D. Reyes Serial No: 10/634,635 Attorney Docket No.: 014208.1626 (70-03-005)

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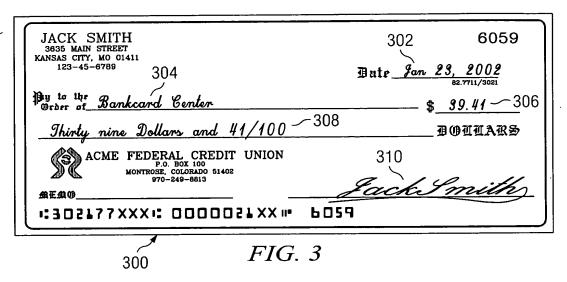


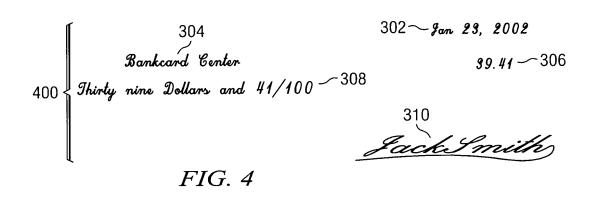
Title: METHOD AND SYSTEM FOR EFFECTING PAYMENT BY CHECKS THROUGH THE USE OF IMAGE REPLACEMENT DOCUMENTS

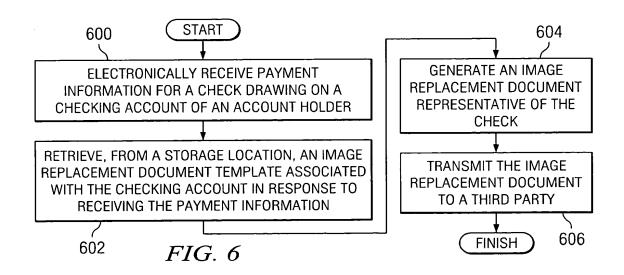
Inventor: Thomas D. Reyes Filed: August 5, 2003 Serial No: 10/634,635 Attorney Docket No.: 014208.1626 (70-03-005)

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Attorney Docket No.: 014208.1626 (70-03-005)

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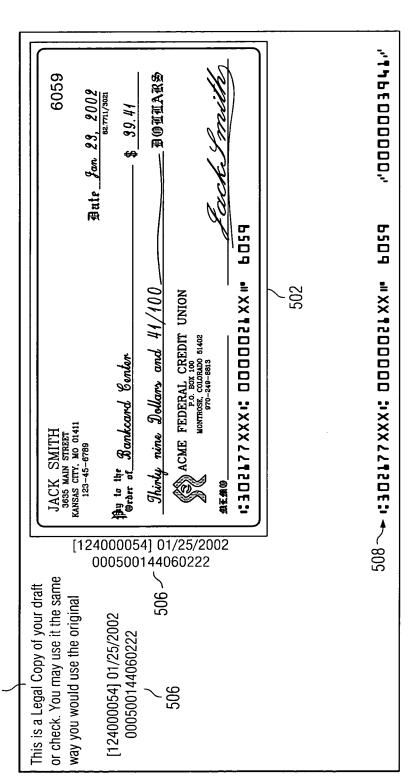


FIG 5